

<i>SERFF Tracking Number:</i>	<i>AGNN-125682088</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>39264</i>
<i>Company Tracking Number:</i>	<i>A209-08-X</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Flexible Premium Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Flexible Premium Deferred Annuity/A209-08-X</i>		

Filing at a Glance

Company: AIG Annuity Insurance Company		
Product Name: Flexible Premium Deferred Annuity	SERFF Tr Num: AGNN-125682088 State: ArkansasLH	
TOI: A02I Individual Annuities- Deferred Non-Variable	SERFF Status: Closed	State Tr Num: 39264
Sub-TOI: A02I.002 Flexible Premium	Co Tr Num: A209-08-X	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Linda Bird
	Author: Nancy R Smith	Disposition Date: 06/16/2008
	Date Submitted: 06/10/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: Flexible Premium Deferred Annuity	Status of Filing in Domicile: Pending
Project Number: A209-08-X	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Being filed simultaneously.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/16/2008	
State Status Changed: 06/16/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

The form included in this SERFF filing is being submitted for your review and approval. The form is new and does not replace any form previously approved by your Department. The filing includes no assumption or provisions that unfairly discriminate in availability, rates, benefits, or any other way for prospective insureds of the same class, equal expectation of life, and degree of risk. This filing does not contain any unusual or controversial items. To the best of our

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knowledge, information and belief, the forms submitted herewith are in compliance with the provisions of the insurance laws, rules, regulations and bulletins of your state, and such form contains no provisions previously disapproved by your Department. We certify that we are in compliance with Regulations 19 and 49 as well as AR. Code Ann. 23-79-138.

Form A209-08-X is an individual, fixed, non-participating, flexible premium deferred annuity policy with a 3-year declining early withdrawal charge scale. The policyholder may withdraw up to 10% of the Annuity Value as of the previous policy anniversary, free of any early withdrawal charge, after thirty days from the Policy Date. The policy complies with the Standard Nonforfeiture Law for Individual Deferred Annuities, which references an indexed minimum interest rate based upon defined Federal Reserve 5-Year Constant Maturity Treasury rates. Issue ages are 0-90. This policy will be marketed through financial institutions, field and home office issued.

Form 105-12X is the application, approved by your Department on 12/6/05, will be used with the contract.

Company and Contact

Filing Contact Information

Nancy R. Smith, Legal Analyst	Nancy_R_Smith@aigvalic.com
2929 Allen Parkway, L10-30	(800) 262-4764 [Phone]
Houston, TX 77019-2155	(713) 831-6932[FAX]

Filing Company Information

AIG Annuity Insurance Company	CoCode: 70432	State of Domicile: Texas
2929 Allen Parkway, L10-30	Group Code: 12	Company Type:
Houston, TX 77019	Group Name:	State ID Number:
(713) 831-1305 ext. [Phone]	FEIN Number: 75-0770838	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	Our domicile state of Texas charges \$100.00 for filing this form. Therefore, \$100.00 is being remitted to your Deptment via EFT.

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Per Company:	No		

SERFF Tracking Number: AGNN-125682088 *State:* Arkansas
Filing Company: AIG Annuity Insurance Company *State Tracking Number:* 39264
Company Tracking Number: A209-08-X
TOI: A02I Individual Annuities- Deferred Non- *Sub-TOI:* A02I.002 Flexible Premium
Variable
Product Name: Flexible Premium Deferred Annuity
Project Name/Number: Flexible Premium Deferred Annuity/A209-08-X

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
AIG Annuity Insurance Company	\$100.00	06/10/2008	20768073

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/16/2008	06/16/2008

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Disposition

Disposition Date: 06/16/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		Yes
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Readability Certification		Yes
Form	Flexible Premium Deferred Annuity		Yes

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Form Schedule

Lead Form Number: A209-08-X

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	A209-08-X	Policy/Cont	Flexible Premium ract/Fratern Deferred Annuity al Certificate	Initial		50	A209-08-X.pdf



FLEXIBLE PREMIUM DEFERRED ANNUITY POLICY

AIG Annuity Insurance Company (referred to in this annuity policy as "we") has issued this policy in consideration of your application and initial premium.

Interest earned on your premium payment(s) will accumulate until it is withdrawn or applied to an income plan. Income payments made according to the income plan selected will begin on the Annuity Date. If the Owner dies before an Income Plan is elected a death benefit will be payable. See *Death Benefits*, beginning on page 8.

The owner may make partial withdrawals at any time before the Annuity Date. Each premium payment is subject to an early withdrawal charge for a three-year period. To determine withdrawal charges, the oldest premiums are considered withdrawn first.

Years from Payment	1	2	3	Thereafter
Charge (as a % of premium payment and interest earned)	7%	6%	5%	0%

See *Withdrawals*, beginning on page 5, for additional information.

[ ]

SECRETARY

PRESIDENT

Policy Number: H123456 Policy Date: 04/01/2008
 Initial Premium Payment: \$10,000 Annuity Date: 04/01/2038
 Annuitant: John Doe Age at Issue: 35

Read your policy carefully. This annuity policy explains how your annuity works, and is a legal contract between you and AIG Annuity Insurance Company.

RIGHT TO VOID: If, after reading the policy you are not satisfied for any reason, you may return the policy to us or any agent authorized by us within twenty days after receiving it. We will refund any premiums paid and the policy will then be void.

**FLEXIBLE PREMIUM DEFERRED ANNUITY
 ANNUITY PAYMENTS TO BEGIN ON ANNUITY DATE
 THIS ANNUITY IS NON-PARTICIPATING – DIVIDENDS ARE NOT PAYABLE**

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DEFINITIONS:

Annuity Date: The date income payments will begin.

Annuitant: The natural person to whom income payments will be made.

Owner: The primary owner and any joint owner, collectively.

Policy Date: The date this policy was issued and the date on which the initial premium began earning interest.

We, us, our: AIG Annuity Insurance Company.

You, your: The owner.

OWNER

The owner is the person or entity entitled to the ownership rights stated by this policy.

As the owner, you have the right to:

- Name a different owner.
- Assign your interest in the policy to another person.
- Name or change the beneficiary.
- Withdraw money from your annuity.
- Select an income plan and specify its start date. (See *Income Plans* on page 7 for details).
- Receive the annuity income payments once the income plan has been established.
- Terminate your annuity and receive the withdrawal value.

JOINT OWNER

If this policy is non-qualified, it may be owned by joint owners. Upon the death of either owner, the surviving joint owner will be the primary beneficiary. If another result is desired, the owners may specifically designate that a surviving joint owner will not be the primary beneficiary.

ANNUITANT

An annuitant is a "measuring life" and has the following effects on the annuity:

- If you choose an income plan that guarantees payments for life, the age and sex of the annuitant is used to calculate the income amounts, unless unisex mortality factors apply to your policy. (See *Employer-Sponsored Plans* on page 9 for more information).
- If the annuitant dies before an income plan begins, the owner may designate a new annuitant, subject to our underwriting rules then in effect. If the owner is not a natural person, the death of the annuitant will be treated as the death of the Owner.
- If the annuitant dies after an income plan begins, income payments will end unless the income plan chosen calls for payments to continue after death.

BENEFICIARY

The beneficiary is the person or persons who will receive payment if:

- The owner dies before an income plan has started, or
- The annuitant dies while payments are being made under an income plan that calls for payments to continue after the annuitant's death.

See the *Joint Owner* provision above for its effect on the beneficiary.

If no beneficiary is living when the money becomes payable due to death, we will pay the owner or owner's estate.

CHANGES TO OWNER, ANNUITANT OR BENEFICIARY

Beneficiary. If you make a beneficiary change, the change will take effect on the date you sign the change request form. However, we are not

responsible for any payment or other action taken before we have received and acknowledged in writing your change request.

Annuitant. The annuitant is the person designated by the owner in the application, unless changed prior to the Annuity Date. The owner may change the annuitant only on the death of a non-owner annuitant. Any change of the annuitant is subject to our underwriting rules in effect at the time of the change, including age requirements. The annuitant cannot be changed after the Annuity Date.

Assignment and Ownership. If you assign your policy or make an ownership change, the change will take effect on the date you sign the change request form. However, we are not responsible for any payment or other action taken before we have received and acknowledged in writing your change request.

We are not responsible for the validity of any assignment or ownership change. An assignment or ownership change either before or after the Annuity Date may be a taxable transaction. Consult your tax advisor to determine any tax consequences.

POLICY VALUES

Your **annuity value** equals:

- The sum of all premiums received,
- plus all interest earned,
- minus any applicable premium tax (see page 9),
- minus any previous withdrawals and related early withdrawal charge.

Your **withdrawal value** is the amount you will receive upon a full withdrawal or surrender of your policy after any applicable early withdrawal charges have been deducted from the annuity value.

Premium Payments

After the initial premium, you may make additional contributions of at least [\$5,000] ([\$2,000] for tax-qualified plans).

If your policy is an Individual Retirement Annuity, refer to the attached IRA endorsement.

Interest

Interest is credited to your annuity daily. All interest rates quoted are effective annual interest rates. This is the yield that results after interest has compounded daily for a full year.

We set interest rates according to the following guidelines:

- The initial premium will earn interest at the initial interest rate for the time period shown on your annuity application. Thereafter, we will declare the new rate from time to time.
- For additional premiums, we will declare the credited interest rate from time to time. At any one time, different interest rates may apply to premiums paid at different times.
- The table on page 10 shows the minimum withdrawal values we guarantee. These values could be greater if we pay or credit interest in excess of the minimum guaranteed interest rate.

We guarantee your annuity will always earn at least the guaranteed minimum interest rate set forth in your annuity application prior to the selection of an income plan option, regardless of future economic conditions.

WITHDRAWALS

For the purpose of calculating permitted free withdrawals and early withdrawal charges, withdrawals will be treated as coming first from interest earnings (on a last-in, first-out basis), and as a return of premiums (on a first-in, first-out basis) only after earnings have been exhausted.

Permitted Free Withdrawal Option

After thirty days from the Policy Date, you may withdraw annually up to 10% of the annuity value as of the previous policy anniversary, free of any withdrawal charge. Amounts eligible for free withdrawals which are not taken during any given policy year cannot be taken as free withdrawals in a subsequent policy year.

Premium Guarantee

We guarantee your premium payments. This guarantee is in addition to the twenty-day void right explained on the policy cover page. If you make a full withdrawal at any time, you will receive at least the amount of all premiums paid less any prior partial withdrawals. Any applicable early withdrawal charges will be waived to the extent that they would conflict with the Premium Guarantee. For purposes of this provision, previous interest withdrawals will be considered return of premiums.

Early Withdrawal Charges

An early withdrawal charge may be deducted if you withdraw more than your permitted free withdrawal amount. The early withdrawal charge will be determined by multiplying the amount being withdrawn by the applicable percentage shown in the table on page 1. The table will apply separately to the value of each premium payment and interest earned thereon, as it is withdrawn, if less than three years have elapsed since the date of receipt of such premium payment. After three years from the date of each payment, that premium payment (and interest earned thereon) incurs no early withdrawal charge.

The table on page 10 shows the minimum withdrawal values we guarantee. These values could be greater if we pay or credit interest in excess of the guaranteed minimum interest rate.

Income Tax Consequences

Withdrawals from your annuity may be subject to federal and state income taxes. For tax purposes,

withdrawals will be treated as coming first from interest earnings, and as a return of premium only after earnings have been exhausted. Income taxes may apply sooner if the Owner is not a natural person and if an exception to annual taxation does not apply. Income taxes may also apply sooner if you transfer all rights in this policy to another Owner or Annuitant.

The taxable portion of withdrawals taken before you reach age 59½ may be subject to an additional 10% federal income tax. This penalty tax is distinct and separate from any early withdrawal charge that may apply. If the Annuity Date is not more than one year after the Policy Date or if you begin an Income Plan with payments over your life or life expectancy, this additional 10% tax may not apply.

Consult your tax advisor regarding your specific situation.

Partial Withdrawals

You may withdraw a portion of the annuity value any time before an income plan has begun. Withdrawal requests must be for a minimum of [\$250]. Your withdrawal, plus any early withdrawal charge as described above, will be deducted from your annuity value. Your annuity value after a partial withdrawal must be at least [\$2,000].

Full Withdrawal/Termination

A full withdrawal will terminate your policy. If you make a full withdrawal within three years of any premium payment, the early withdrawal charges will apply. The early withdrawal charges will be waived to the extent they would conflict with the Premium Guarantee.

Deferral of Payments

In accordance with state law, we may defer payments up to six months after receiving a request for partial or full withdrawal, subject to written approval by the insurance commissioner of the state where this policy is delivered. If we defer

payment, interest will continue to accrue until the payment is made.

INCOME PLANS

An income plan allows you to apply your annuity value (less any applicable early withdrawal charges) to create a guaranteed income for life or for a specified period. An income plan begins on the Annuity Date. After the Annuity Date, the owner will be the annuitant, unless the owner is not a natural person. We will pay the income to the owner or a designated payee.

The amount of income paid under an income plan will depend on the amount applied to purchase the Plan, less premium tax, if any, and the income plan option selected. The rate of interest guaranteed under these income plan options is [1.5%] per year. The minimum income plan values are based on the [A2000 Individual Annuity Valuation Table], sex distinct, with interest at [1.5%]. The attained age at annuitization will be adjusted downward by one year for each full five year period that has elapsed since January 1, 2000. The table on page 11 shows the guaranteed minimum income plan values for monthly payments. These amounts could be greater, depending on the actual interest rates and the payment frequency selected.

For each plan, the amount shown under the annuitant's sex and age as of the Annuity Date is the minimum amount that we will pay monthly for each \$1,000 applied to purchase the plan. Upon request, we will provide information on payment amounts for other ages or for unisex mortality factors. (See *Employer-Sponsored Plans* on page 9 for more information.)

You choose the Annuity Date. The Annuity Date may be any time after three years from the Policy Date. (You may choose an earlier Annuity Date, but the early withdrawal charge will be deducted before the income payment amount is calculated.)

If you do not elect an earlier date, income payments will start when the owner reaches age 100. The income plan options are described below. If you do not choose another income plan, we will pay according to Plan B, with payments guaranteed for ten years.

Your income plan options are:

Plan A - Life Income: Provides income payments for the annuitant's entire lifetime. Income payments will end upon the annuitant's death.

Plan B - Life Income with 5, 10, 15 or 20 Years Guaranteed: Provides income payments for as long as the annuitant lives. If the annuitant dies before the guarantee period is over, we will continue to make payments until the end of the guarantee period. You choose the guarantee period of 5, 10, 15 or 20 years.

Plan C - Life Income with Installment Refund: Provides income payments for as long as the annuitant lives. If the annuitant dies before the guarantee period is over, we will continue to make payments until the total amount applied to the plan has been refunded. The length of the guarantee period is calculated by dividing the amount applied to the income plan by the monthly income payment amount.

Plan D - Fixed Amount: Provides fixed amount income payments for a minimum of five years and a maximum of 20 years in an amount elected until the amount applied is exhausted. If annuitization occurs prior to three years from the Policy Date the minimum fixed amount payment period is ten years. After three years from the Policy Date the minimum fixed amount payment period is five years.

Plan E - Fixed Period Income: Provides equal periodic income payments for a predetermined number of years only. The fixed period may be from five to 20 years. If annuitization occurs prior to three years from the Policy Date the minimum fixed payment period is ten years. After three

years from the Policy Date the minimum fixed payment period is five years.

Payments may be made according to one of these income plans or as we otherwise agree.

At least 30 days prior to the Annuity Date, you must:

- Return this policy.
- Indicate the income plan you have elected.

After an income plan begins, your policy will change:

- Your annuity value or withdrawal value on the day the income plan starts will be applied to the income plan of your choice.
- This annuity policy will be terminated and replaced with our agreement to make periodic payments under the income plan selected.
- No further withdrawals may be made.
- Income payments will be made monthly, quarterly, semiannually or annually, as may be requested. The minimum payment is [\$50]. We will make payments less frequently if your chosen payment schedule results in a smaller payment. We may periodically require proof that the annuitant is still living.

DEATH BENEFITS

Death of Annuitant Before Annuity Date

If an annuitant who is not an owner dies before the Annuity Date, the owner may designate a new annuitant, subject to our underwriting rules then in effect. If no designation is made within 30 days of the death, the owner will become the annuitant. If the owner is a non-natural person, the death of the annuitant will be treated as the death of the owner; a new annuitant may not be chosen.

Death of Owner Before Annuity Date

The annuity value will be paid to the beneficiary upon the death of any owner before an income

plan begins. (If the Owner's Spouse is the sole beneficiary, there is an important exception, which is explained below.) Upon the death of a joint owner, the surviving joint owner, if any, will be treated as the primary beneficiary (unless the joint owners have notified us in writing prior to the death of a joint owner that the surviving joint owner will not be the primary beneficiary). Any other beneficiary designation on record at the time of death will be treated as a contingent beneficiary.

If we receive a claim for the death benefit and proof that the death occurred before an income plan began, we will pay the annuity value to the beneficiary. The beneficiary may choose to receive it:

1. In a single sum paid within five years of the date of death; or
2. Under any of the income plans described in *Income Plans* on page 7. In this case, the beneficiary functions as the owner and annuitant and may choose a new beneficiary. The income must start no later than one year after the date of death. In addition, the income must be over a period, which does not exceed the life or life expectancy of the beneficiary. Income plan options are available only if the beneficiary is a natural person.

Surviving Spouse Exception: If the owner's spouse is the sole beneficiary, upon the death of the owner, the surviving spouse may, upon request, become the owner and annuitant of the policy, continuing the policy. Otherwise, the surviving spouse may select an income plan option or request that we pay the annuity value in a single sum.

The annuity value will continue to earn interest until the date one of the above options goes into effect. If we do not receive a written notice of the option selected within 60 days after we receive acceptable proof of death, the annuity value will be paid as a single sum.

Death After Annuity Date

If the annuitant dies while payments are being made under an income plan, those payments will end unless the income plan chosen calls for payments to continue after the annuitant's death. These payments will be made at least as rapidly as they were being made at the time of death.

GENERAL INFORMATION

The Contract. The annuity policy, your application, and any riders or endorsements constitute the entire contract. All statements made in the application are, in the absence of fraud, representations and not warranties.

Your Application. By signing the annuity application you agree that:

- All the statements and answers given by you on the application are true and complete to the best of your knowledge.
- You will, upon request, provide proof of the annuitant's birth date and sex. If the birth date or sex has been previously misstated, income amounts will be adjusted to the proper amounts for the true age or sex.

A copy of the application is provided to you as part of this annuity policy.

Changes. No change will be made that adversely affects your rights unless the change is required by law. However, subject to any required regulatory approval, we may modify the policy so as to qualify as an annuity under the provisions of the Internal Revenue Code, as may be amended. You will be provided with notice of any change affecting your policy.

Only an officer of AIG Annuity Insurance Company may modify any annuity policy or waive any requirement in the application. Any changes must be in writing and signed by an authorized officer.

Nonparticipating. This annuity policy pays no dividends and has no voting rights.

Incontestable. This annuity policy is incontestable.

Employer-Sponsored Plans. This annuity policy will have unisex mortality factors applied to its income plan if the policy is part of an employer-sponsored retirement plan under the provisions of Internal Revenue Code sections 401, 403, 457 or other pertinent section.

Applicable Law. This annuity policy is governed by the laws of the state in which it is delivered. All annuity values, withdrawal values, paid-up annuities or death benefits available from this annuity policy are at least equal to those required by that state.

Annual Statement. We will send you a statement showing your annuity value, your withdrawal value and the activity in your annuity at least once each policy year until you start an income plan.

Premium Tax. Some states charge a premium tax on annuities. If a premium tax is due, we may find it necessary to deduct the tax from the sum of your premium payments, or from your annuity value at the time of withdrawal or when the annuity value is applied to an income plan.



AIG Annuity Insurance Company

A Stock Company
205 East 10th Avenue
Amarillo, Texas 79101-3546
Telephone: 800.424.4990

ACCUMULATION TABLE

GUARANTEED VALUES* PER \$1,000 OF PREMIUM

End of Policy Year	Annuity Value Increase	Annuity Value End of Year	Withdrawal Value
1	[1,030	1,030	1,000
2	1,061	2,091	2,000
3	1,093	3,184	3,005
4	1,126	4,309	4,130
5	1,159	5,468	5,290
6	1,194	6,662	6,484
7	1,230	7,892	7,713
8	1,267	9,159	8,980
9	1,305	10,464	10,285
10	1,344	11,808	11,629
11	1,384	13,192	13,013
12	1,426	14,618	14,439
13	1,469	16,086	15,907
14	1,513	17,599	17,420
15	1,558	19,157	18,978
16	1,605	20,762	20,583
17	1,653	22,414	22,236
18	1,702	24,117	23,938
19	1,754	25,870	25,691
20	1,806	27,676	27,498
21	1,860	29,537	29,358
22	1,916	31,453	31,274
23	1,974	33,426	33,248
24	2,033	35,459	35,280
25	2,094	37,553	37,374
26	2,157	39,710	39,531
27	2,221	41,931	41,752
28	2,288	44,219	44,040
29	2,357	46,575	46,397
30	2,427	49,003	48,824
31	2,500	51,503	51,324
32	2,575	54,078	53,899
33	2,652	56,730	56,551
34	2,732	59,462	59,283
35	2,814	62,276	62,097
36	2,898	65,174	64,995
37	2,985	68,159	67,981
38	3,075	71,234	71,055
39	3,167	74,401	74,222
40	3,262	77,663	77,484]

* Values shown assume:

- A \$1,000 premium payment at the beginning of each year;
- The minimum guaranteed interest rate of [3.0%] for all applicable years;
- No prior withdrawals.

MINIMUM MONTHLY INCOME PLAN PAYMENTS
PER \$1,000 OF ANNUITY VALUE USED TO PURCHASE AN INCOME PLAN

	PLAN A, B and C TABLES												PLAN E TABLE	
Attained Age of Payee When First Installment is Payable	MALE and FEMALE												No. of Years Payable	Fixed Period Income
	PLAN A Life Income		PLAN B Life Income with Guaranteed Period								PLAN C Life Income with Installment Refund			
			5 years		10 years		15 years		20 years					
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female		
50	[\$3.28	\$3.03	\$3.27	\$3.03	\$3.25	\$3.02	\$3.22	\$3.00	\$3.17	\$2.98	\$3.05	\$2.89	5	\$17.28
51	3.35	3.09	3.34	3.09	3.32	3.08	3.29	3.06	3.23	3.03	3.10	2.94	6	14.51
52	3.42	3.16	3.42	3.15	3.40	3.14	3.36	3.12	3.29	3.09	3.16	2.99	7	12.53
53	3.50	3.22	3.50	3.22	3.47	3.21	3.43	3.19	3.35	3.15	3.22	3.04	8	11.04
54	3.59	3.30	3.58	3.29	3.55	3.28	3.50	3.25	3.42	3.21	3.28	3.10	9	9.89
55	3.68	3.37	3.67	3.37	3.64	3.35	3.58	3.32	3.48	3.27	3.35	3.16	10	8.96
56	3.77	3.45	3.76	3.45	3.72	3.43	3.66	3.39	3.55	3.33	3.41	3.22	11	8.21
57	3.87	3.54	3.86	3.53	3.82	3.51	3.74	3.47	3.62	3.40	3.48	3.29	12	7.58
58	3.98	3.63	3.96	3.62	3.91	3.60	3.83	3.55	3.69	3.47	3.56	3.36	13	7.05
59	4.09	3.72	4.07	3.72	4.02	3.69	3.92	3.63	3.75	3.54	3.63	3.43	14	6.59
60	4.21	3.82	4.19	3.81	4.13	3.78	4.01	3.72	3.83	3.62	3.71	3.50	15	6.20
61	4.33	3.93	4.31	3.92	4.24	3.88	4.10	3.81	3.90	3.69	3.80	3.58	16	5.85
62	4.47	4.05	4.44	4.03	4.36	3.99	4.20	3.90	3.97	3.77	3.88	3.66	17	5.55
63	4.61	4.17	4.58	4.15	4.49	4.10	4.30	4.00	4.04	3.84	3.98	3.75	18	5.27
64	4.77	4.30	4.73	4.28	4.62	4.22	4.41	4.11	4.11	3.92	4.07	3.84	19	5.03
65	4.93	4.43	4.89	4.41	4.76	4.34	4.51	4.21	4.17	4.00	4.18	3.93	20	4.81]
66	5.11	4.58	5.06	4.56	4.90	4.48	4.62	4.32	4.24	4.07	4.28	4.03		
67	5.29	4.74	5.24	4.71	5.05	4.62	4.73	4.43	4.30	4.15	4.39	4.14		
68	5.49	4.91	5.42	4.88	5.20	4.76	4.83	4.55	4.36	4.22	4.51	4.25		
69	5.70	5.09	5.62	5.05	5.36	4.92	4.94	4.66	4.42	4.29	4.63	4.37		
70	5.93	5.29	5.83	5.24	5.53	5.08	5.05	4.78	4.47	4.36	4.76	4.49		
71	6.17	5.50	6.06	5.44	5.70	5.25	5.15	4.90	4.52	4.42	4.90	4.62		
72	6.43	5.73	6.29	5.66	5.87	5.43	5.25	5.02	4.56	4.48	5.04	4.76		
73	6.70	5.97	6.54	5.89	6.05	5.62	5.35	5.14	4.60	4.53	5.19	4.90		
74	7.00	6.24	6.80	6.14	6.23	5.81	5.44	5.25	4.64	4.58	5.34	5.06		
75	7.31	6.53	7.08	6.41	6.42	6.01	5.53	5.36	4.67	4.62	5.51	5.22		

All values shown are based on an interest rate of [1.5%].



AIG Annuity Insurance Company
A Stock Company
205 East 10th Avenue
Amarillo, Texas 79101-3546
Telephone: 800.424.4990

FLEXIBLE PREMIUM DEFERRED ANNUITY POLICY

**FLEXIBLE PREMIUM DEFERRED ANNUITY
ANNUITY PAYMENTS TO BEGIN ON ANNUITY DATE
THIS ANNUITY IS NON-PARTICIPATING – DIVIDENDS ARE NOT PAYABLE**

<i>SERFF Tracking Number:</i>	<i>AGNN-125682088</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>AIG Annuity Insurance Company</i>	<i>State Tracking Number:</i>	<i>39264</i>
<i>Company Tracking Number:</i>	<i>A209-08-X</i>		
<i>TOI:</i>	<i>A02I Individual Annuities- Deferred Non-Variable</i>	<i>Sub-TOI:</i>	<i>A02I.002 Flexible Premium</i>
<i>Product Name:</i>	<i>Flexible Premium Deferred Annuity</i>		
<i>Project Name/Number:</i>	<i>Flexible Premium Deferred Annuity/A209-08-X</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: AGNN-125682088 *State:* Arkansas
Filing Company: AIG Annuity Insurance Company *State Tracking Number:* 39264
Company Tracking Number: A209-08-X
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: Flexible Premium Deferred Annuity
Project Name/Number: Flexible Premium Deferred Annuity/A209-08-X

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 06/04/2008
Comments:
See Filing Description under General Information tab.

Review Status:

Satisfied -Name: Application 06/04/2008
Comments:
See Filing Description under General Information tab.

Review Status:

Satisfied -Name: Statement of Variability 06/10/2008
Comments:
Attachment:
A209-08-X-SOV.pdf

Review Status:

Satisfied -Name: Readability Certification 06/10/2008
Comments:
Attachment:
Flesch.pdf

Statement of Variability for Form

A209-08-X

- The Officer signatures on the cover page of the policy are bracketed for administrative purposes.
- The location, telephone number and other annuity contract information is bracketed for administrative purposes. Any changes will be for future use only, and on a non-discriminatory basis.
- The guaranteed minimum interest rate in the above captioned form is submitted on a variable basis. The minimum guaranteed interest rate is denoted as variable by the use of brackets []. The rate will range between 1.00% to 3.50% and is tied to the five-year Constant Maturity Treasury Rate. Any changes will be applicable only to new issues.
- The current guaranteed minimum interest rate(s) will be 3.00%. The rate will always be equal to or exceed the rate produced by the procedures filed with the Department. The minimum guaranteed interest rate is shown on the annuity application. It is denoted as variable by the use of brackets[]. In addition, any change in our procedures for determining the guaranteed minimum interest rate will be filed with the Department prior to use.
- The current interest rate for the 3 year guarantee period is 4.75%. The current rate will vary according to economic conditions between 1.00% and 10.00%. The duration will also depend on market conditions and will range between one and five years. Any changes will be applicable only to new issues.
- The minimum subsequent premium amount for nonqualified and qualified policies, minimum partial withdrawal amount, minimum remaining value after partial withdrawal, and the minimum income payments are denoted as variable by the use of brackets []. Any changes will only be applicable to new issues.
 - The subsequent deposit amounts are \$5,000 for nonqualified and \$2,000 for qualified plans. These values may range between \$1,000 and \$10,000.
 - Withdrawal requests must be for a minimum of \$250 and may range between \$50 and \$500.
 - The annuity value after a partial withdrawal must be at least \$2,000 and may range between \$500 and \$5,000.
 - The minimum income payment is \$50 and may vary between \$50 and \$100.
- The guaranteed table of values in the above captioned form is submitted on a variable basis. The minimum guaranteed interest rate and the values in the table are denoted as variable by the use of brackets []. The minimum guaranteed interest rate will range between 1.00% to 3.50%. Any changes to the minimum guaranteed interest rate will be applicable to new issues only.
- The settlement option interest rate, mortality table and the values in the settlement option tables in the above captioned form are submitted on a variable basis and are denoted as variable by use of brackets []. Any changes will be applicable only to new issues. Any change in the settlement option interest rate, mortality table or the values listed in the settlement option table will be filed with the Department for approval prior to use.

CERTIFICATION

AIG ANNUITY INSURANCE COMPANY, NAIC # 70432, hereby certifies that the following form(s) comply with the Flesch scale of readability requirements of your State and the form(s) achieve the following score:

<u>Form Number</u>	<u>Form Description</u>	<u>Flesch Score</u>
A209-08-X	Flexible Premium Deferred Annuity	50



Nancy R. Smith
Legal Analyst

5 June 2008
Date